# Case 17-15554-mdc Doc 192 Filed 04/30/23 Entered 05/01/23 00:31:47 Description Entered 05/01/23 Description Entered 05/01/24 Description Entered 05/01/2

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 17-15554-mdc

Dante Harris Chapter 13

Debtor

## **CERTIFICATE OF NOTICE**

District/off: 0313-2 User: admin Page 1 of 2
Date Rcvd: Apr 28, 2023 Form ID: 3180W Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2023:

Recipi ID Recipient Name and Address

db + Dante Harris, 5046 Parrish Street, Philadelphia, PA 19139-1644

TOTAL: 1

 $Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$ 

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID smg	Notice Type: Email Address Email/Text: megan.harper@phila.gov	Date/Time	Recipient Name and Address
Sing	Email Text. meganinarper epinia.gov	Apr 28 2023 23:50:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14053566	Email/Text: megan.harper@phila.gov	Apr 28 2023 23:50:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14012764	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 28 2023 23:50:00	Deutsche Bank National Trust Company, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road,, Anaheim, CA 92806-5948
13970795	EDI: DISCOVER.COM	Apr 29 2023 03:46:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13971467	EDI: PENNDEPTREV	Apr 29 2023 03:46:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
13971467	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 28 2023 23:50:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
13978425	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 28 2023 23:50:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14269153	Email/PDF: bncnotices@becket-lee.com	Apr 29 2023 00:00:17	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14037445	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 28 2023 23:50:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14013068	EDI: AIS.COM	Apr 29 2023 03:47:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 10

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

smg \* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

Case 17-15554-mdc Doc 192 Filed 04/30/23 Entered 05/01/23 00:31:47

Imaged Certificate of Notice Page 2 of 4

Desc

District/off: 0313-2 User: admin Date Rcvd: Apr 28, 2023 Form ID: 3180W

Page 2 of 2 Total Noticed: 10

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank, P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2023 /s/Gustava Winters Signature:

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2023 at the address(es) listed below:

Name **Email Address** 

CHRISTOPHER A. DENARDO

on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS INDENTURE TRUSTEE FOR NEW

CENTURY EQUITY LOAN TRUST 2005-2 logsecf@logs.com

DAVID M. OFFEN

on behalf of Haim Dvir dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

JOSHUA DOMER

on behalf of Creditor City of Philadelphia joshua.domer@phila.gov Edelyne.Jean-Baptiste@Phila.gov

JOSHUA I. GOLDMAN

on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS INDENTURE TRUSTEE FOR NEW

CENTURY EQUITY LOAN TRUST 2005-2 Josh.Goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com\_philaecf@gmail.com

KEVIN G. MCDONALD

on behalf of Creditor Toyota Lease Trust bkgroup@kmllawgroup.com

KEVIN S. FRANKEL

on behalf of Creditor Carrington Mortgage Services LLC, et al. pa-bk@logs.com

KRISTEN D. LITTLE

on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS INDENTURE TRUSTEE FOR NEW

CENTURY EQUITY LOAN TRUST 2005-2 kdlittleecf@gmail.com

LESLIE J. RASE

on behalf of Creditor Carrington Mortgage Services LLC, et al. pabk@logs.com, lerase@logs.com

LORRAINE GAZZARA DOYLE

on behalf of Creditor Carrington Mortgage Services LLC, et al. ldoyle@logs.com, cistewart@logs.com;LOGSECF@logs.com

ROBERT PATRICK WENDT

on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION paeb@fedphe.com

LeopoldAssociatesPAX6428@projects.filevine.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

ZACHARY PERLICK

on behalf of Debtor Dante Harris Perlick@verizon.net pireland1@verizon.net

TOTAL: 14

Information to identify the case:				
Debtor 1	Dante Harris	Social Security number or ITIN xxx-xx-8975		
	First Name Middle Name Last Name	EIN		
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN		
United States Bankruptcy Court Eastern District of Pennsylvania				
Case number:	7-15554-mdc			

Order of Discharge

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dante Harris

4/27/23

By the court: Magdeline D. Coleman

United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.